

**Fill in this information to identify the case:**

Debtor 1 LUKE W. AARON

Debtor 2 ALISHA M. AARON  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 20-20180CMB

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: US BANK TRUST NA - OWNER TRUSTEE RCF Court claim no. (if known): 22

Last 4 digits of any number you use to identify the debtor's account 6 4 7 2

Property Address: 286 SHERWOOD DR  
CRANBERRY TWP PA 16066

**Part 2: Cure Amount**

| Total cure disbursements made by the trustee:  | Amount                  |
|--|-------------------------|
| a. Allowed prepetition arrearage:  | (a) \$ <u>35,947.15</u> |
| b. Prepetition arrearage paid by the trustee:  | (b) \$ <u>35,947.15</u> |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | (c) \$ <u>0.00</u>      |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>0.00</u>      |
| e. Allowed postpetition arrearage:   | (e) \$ <u>0.00</u>      |
| f. Postpetition arrearage paid by the trustee:   | + (f) \$ <u>0.00</u>    |
| g. <b>Total.</b> Add lines b, d, and f.  | (g) \$ <u>35,947.15</u> |

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$890.74

The next postpetition payment is due on

3 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 LUKE W. AARON  
Name

Case number (if known) 20-20180CMB

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 01/31/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **LUKE W. AARON**  
NameCase number (if known) **20-20180CMB****Disbursement History**

| Date                                     | Check # | Name                               | Posting Type                      | Amount    |
|--|---------|------------------------------------|-----------------------------------|-----------|
| <b><u>MORTGAGE ARR. (Part 2 (b))</u></b> |         |                                    |                                   |           |
| 11/24/2020                               | 1179419 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 93.88     |
| 12/21/2020                               | 1182360 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 365.11    |
| 01/25/2021                               | 1185335 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 700.22    |
| 02/22/2021                               | 1188465 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,638.62  |
| 03/26/2021                               | 1191762 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 542.20    |
| 04/22/2021                               | 1191762 | NATIONSTAR MORTGAGE LLC D/B/A MR C | CANCELLED CHECK TO CREDITOR/PRINC | -542.20   |
| 04/22/2021                               | 1193077 | NATIONSTAR MORTGAGE LLC D/B/A MR C | PREWRITTEN CHECK TO CREDITOR/PRIN | 542.20    |
| 04/26/2021                               | 1195004 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 526.90    |
| 05/25/2021                               | 1198126 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 526.53    |
| 06/25/2021                               | 1201309 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,600.54  |
| 07/26/2021                               | 1204513 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 652.18    |
| 08/26/2021                               | 1207638 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 651.79    |
| 09/24/2021                               | 1210758 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 651.43    |
| 10/25/2021                               | 1213827 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 629.20    |
| 11/22/2021                               | 1216868 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 606.98    |
| 12/23/2021                               | 1219939 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,722.37  |
| 01/26/2022                               | 1222996 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,236.74  |
| 02/23/2022                               | 1225876 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,236.35  |
| 03/25/2022                               | 1228830 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,243.73  |
| 04/26/2022                               | 1231879 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,243.74  |
| 05/25/2022                               | 1234912 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 2,359.50  |
| 06/27/2022                               | 1237943 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,243.74  |
| 07/26/2022                               | 1240883 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,243.73  |
| 08/24/2022                               | 1243773 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR     | 1,243.74  |
| 09/27/2022                               | 1247376 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 1,243.73  |
| 10/25/2022                               | 1250158 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 127.97    |
| 11/23/2022                               | 1252966 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 2,290.56  |
| 12/22/2022                               | 1255694 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 2,290.55  |
| 01/26/2023                               | 1258418 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 1,197.76  |
| 02/23/2023                               | 1260983 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 1,197.77  |
| 03/28/2023                               | 1263796 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 1,197.77  |
| 04/25/2023                               | 1266590 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 1,197.77  |
| 05/25/2023                               | 1269473 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 1,197.78  |
| 06/26/2023                               | 1272361 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 1,185.12  |
| 07/25/2023                               | 1275096 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR     | 861.15    |
| 10/20/2023                               | 1272361 | US BANK TRUST NA - OWNER TRUSTEE R | CANCELLED CHECK TO CREDITOR/PRINC | -1,185.12 |
| 10/20/2023                               | 1281064 | US BANK TRUST NA - OWNER TRUSTEE R | PREWRITTEN CHECK TO CREDITOR/PRIN | 1,185.12  |
|  |         |                                    |                                   | 35,947.15 |

**MORTGAGE REGULAR PAYMENT (Part 3)**

|            |         |                                    |                                  |           |
|------------|---------|------------------------------------|----------------------------------|-----------|
| 03/23/2020 | 1154033 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 2,124.32  |
| 04/27/2020 | 1157491 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,480.39  |
| 05/26/2020 | 1160822 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,546.20  |
| 06/26/2020 | 1163975 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 2,452.81  |
| 07/29/2020 | 1167083 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 857.82    |
| 08/25/2020 | 1170160 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,748.96  |
| 09/28/2020 | 1173255 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 2,680.32  |
| 10/26/2020 | 1176350 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,828.37  |
| 11/24/2020 | 1179419 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,696.99  |
| 12/21/2020 | 1182360 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,492.38  |
| 01/25/2021 | 1185335 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,492.38  |
| 02/22/2021 | 1188465 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,836.18  |
| 03/26/2021 | 1191762 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 04/22/2021 | 1191762 | NATIONSTAR MORTGAGE LLC D/B/A MR C | CANCELLED CHECK TO CREDITOR/CONT | -1,664.28 |
| 04/22/2021 | 1193077 | NATIONSTAR MORTGAGE LLC D/B/A MR C | PREWRITTEN CHECK TO CREDITOR/CON | 1,664.28  |
| 04/26/2021 | 1195004 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 05/25/2021 | 1198126 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 06/25/2021 | 1201309 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 07/26/2021 | 1204513 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 08/26/2021 | 1207638 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 09/24/2021 | 1210758 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 10/25/2021 | 1213827 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |
| 11/22/2021 | 1216868 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28  |

Debtor 1 LUKE W. AARON  
Name

Case number (if known) 20-20180CMB

### Disbursement History

| Date   | Check # | Name                               | Posting Type                     | Amount          |
|--|---------|------------------------------------|----------------------------------|-----------------|
| <b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b> |         |                                    |                                  |                 |
| 12/23/2021   | 1219939 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 1,664.28        |
| 01/26/2022   | 1222996 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 02/23/2022   | 1225876 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 03/25/2022   | 1228830 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 04/26/2022   | 1231879 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 05/25/2022   | 1234912 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 06/27/2022   | 1237943 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 07/26/2022   | 1240883 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 08/24/2022   | 1243773 | NATIONSTAR MORTGAGE LLC D/B/A MR C | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 09/27/2022   | 1247376 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 10/25/2022   | 1250158 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 11/23/2022   | 1252966 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 12/22/2022   | 1255694 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 01/26/2023   | 1258418 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 02/23/2023   | 1260983 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 03/28/2023   | 1263796 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 04/25/2023   | 1266590 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 05/25/2023   | 1269473 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 06/26/2023   | 1272361 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 07/25/2023   | 1275096 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 08/25/2023   | 1277898 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 09/26/2023   | 1280604 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 10/20/2023   | 1272361 | US BANK TRUST NA - OWNER TRUSTEE R | CANCELLED CHECK TO CREDITOR/CONT | -841.75         |
| 10/20/2023   | 1281064 | US BANK TRUST NA - OWNER TRUSTEE R | PREWRITTEN CHECK TO CREDITOR/CON | 841.75          |
| 10/25/2023   | 1283306 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 11/27/2023   | 1285990 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 12/21/2023   | 1288555 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 01/26/2024   | 1291278 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 02/26/2024   | 1293918 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 03/26/2024   | 1296579 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 04/25/2024   | 1299240 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 05/29/2024   | 1301962 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 06/25/2024   | 1304462 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 841.75          |
| 07/25/2024   | 1307084 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 890.74          |
| 08/26/2024   | 1309624 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 890.74          |
| 09/25/2024   | 1312228 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 890.74          |
| 10/25/2024   | 1314761 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 890.74          |
| 11/25/2024   | 1317338 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 890.74          |
| 12/23/2024   | 1319708 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 890.74          |
| 01/28/2025   | 1322223 | US BANK TRUST NA - OWNER TRUSTEE R | AMOUNTS DISBURSED TO CREDITOR    | 890.74          |
|  |         |                                    |                                  | <hr/> 69,367.60 |

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

LUKE W. AARON  
ALISHA M. AARON  
286 SHERWOOD DR  
CRANBERRY TWP, PA 16066

MICHAEL S LAZAROFF ESQ\*\*  
LAZAROFF & SUHR  
PO BOX 216  
SAXONBURG, PA 16056-0216

US BANK TRUST NA - OWNER TRUSTEE RCF 2 ACQUISITION TRUST C/O US BANK TRUST NA  
C/O SELENE FINANCE LP  
ATTN BK DEPT  
3501 OLYMPUS BLVD STE 500  
DALLAS, TX 75019

ROBERTSON ANSCHULTZ SCHNEID ET AL  
130 CLINTON RD STE 202  
FAIRFIELD, NJ 07004

1/31/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee